

I CLAIM:

1. A method for conducting a secure transaction using voice authentication wherein payment is processed from a payment account comprising:
 - providing a database comprising at least a first voice sample associated with a holder of said payment account;
 - providing payment account information associated with said payment account, said payment account information to be used for conducting said transaction;
 - transmitting an authentication request including said payment account information to an access control server;
 - triggering automatically a telephone call to said holder of said payment account;
 - generating a second voice sample by sampling one or more voice characteristics of said holder of said payment account; and
 - using voice authentication technology to compare said first voice sample to said second voice sample to determine whether said transaction is authorized by said holder of said payment account.
2. The method of claim 1 further comprising the step of transmitting an authentication response responsive to said authentication request.
3. The method of claim 2 further comprising the steps of processing payment from said payment account to complete the transaction as a function of said authentication response.
4. The method of claim 1 wherein said payment account information is provided via telephone.

5. The method of claim 1 wherein said payment account information is provided via computer network.

6. The method of claim 1 wherein said authentication request and said authentication response are formatted according to the 3-D Secure authentication protocol.

7. The method of claim 1 wherein said authentication request includes at least a device category data field, an authentication request channel data field, a cardholder phone number data field and a voice channel transfer method data field.

8. The method of claim 1 further comprising the step of determining if the holder participates in voice authentication services.

9. A method for conducting a secure transaction using voice authentication wherein payment is processed from a holder's payment account comprising:

receiving payment account information associated with said payment account, said payment account information to be used for conducting said transaction;

transmitting an authentication request including said payment account information to an access control server, said authentication request triggering automatically by said server a telephone call to said holder;

using voice authentication technology to authenticate the voice of said holder for purposes of authorizing said transaction; and

authorizing said transaction as a function of said authentication.

10. The method of claim 9 further comprising the step of receiving an authentication response responsive to said authentication request.

11. The method of claim 10 further comprising the steps of processing payment from said payment account to complete the transaction as a function of said authentication response.

12. The method of claim 9 wherein said payment account information is provided via telephone.

13. The method of claim 9 wherein said payment account information is provided via computer network.

14. The method of claim 9 wherein said authentication request and said authentication response are formatted according to the 3-D Secure authentication protocol.

15. The method of claim 9 wherein said authentication request includes at least a device category data field, an authentication request channel data field, a cardholder phone number data field and a voice channel transfer method data field.

16. The method of claim 9 further comprising the step of determining if the holder participates in voice authentication services.

17. A method for conducting a secure transaction using voice authentication wherein payment is processed from a payment account comprising:

providing a database comprising at least a first voice sample associated with a holder of said payment account;

receiving payment account information associated with said payment account, said payment account information to be used for conducting said transaction;

receiving an authentication request including at least said payment account information in connection with conducting said transaction;

triggering automatically a telephone call in response to said request to said holder of said payment account;

generating a second voice sample by sampling one or more voice characteristics of said holder of said payment account; and

using voice authentication technology to compare said first voice sample to said second voice sample to determine whether said transaction is authorized by said holder of said payment account.

18. The method of claim 17 further comprising the step of providing an authentication response responsive to said authentication request.

19. The method of claim 18 further comprising the steps of processing payment from said payment account to complete the transaction as a function of said authentication response.

20. The method of claim 17 wherein said payment account information is provided via telephone.

21. The method of claim 17 wherein said payment account information is provided via computer network.

22. The method of claim 17 wherein said authentication request and said authentication response are formatted according to the 3-D Secure authentication protocol.

23. The method of claim 17 wherein said authentication request includes at least a device category data field, an authentication request channel data field, a cardholder phone number data field and a voice channel transfer method data field.

24. The method of claim 17 further comprising the step of determining if the holder participates in voice authentication services.

25. A system for conducting a secure transaction using voice authentication, comprising:

a server computer subsystem, said server computer subsystem comprising information relating to at least one payment account including at least a first voice sample of an account holder of said payment account;

an automated voice response subsystem; and

a voice authentication subsystem,

wherein said automated voice response subsystem connects a call to said account holder to obtain a second voice sample of said account holder's voice, and further wherein said voice authentication subsystem compares said first voice sample to said second voice sample to determine whether the transaction is authorized by said account holder.